

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
RALEIGH DIVISION**

Case Number: 15-03142-5-DMW

Judge: DAVID M. WARREN

Dated: November 17, 2020

In Re:

BERNADETTE ONITA BROWN
 3205 HUDDLESTONE BROWN
 APT 102
 RALEIGH, NC 27612
 SSN (1): XXX-XX-6675

TRUSTEE'S FINAL REPORT AND ACCOUNT AND NOTICE THEREOF

JOHN F. LOGAN, Trustee for the above-referenced case, submits the following final report and account of the administration of the estate pursuant to 11 U.S.C. §1302(b)(1).

You are hereby given Notice that you have thirty (30) days from the date of this Final Report and Account and Notice Thereof to file an objection hereto and request for hearing with the Clerk of the Bankruptcy Court. If you file such an objection and request for hearing, a copy must be served upon the undersigned Trustee, the debtor and counsel for the debtor. If no objections and requests for hearing are filed within such thirty (30) day period, there shall be a presumption that the estate has been fully administered, the estate will be closed, and the Trustee and the surety on the Trustee's bond will be released.

1. The case was filed on June 05, 2015 and confirmed on October 14, 2015.
 The case was subsequently completed on October 22, 2020.
2. The amount paid to the Trustee by or on behalf of the debtor was \$53,496.00.
3. The Trustee made disbursements to creditors as follows:

Creditor Name	Class	Claim Amt	Prin PD	Int PD	Bal Due
THE HONORABLE JEFF SESSIONS	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
US ATTORNEY'S OFFICE (ED)	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
THE HONORABLE JEFF SESSIONS	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
US ATTORNEY'S OFFICE (ED)	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
JENNIFER BROWN	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
SANTANDER CONSUMER USA, INC.	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
NAVIENT SOLUTIONS, INC.	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
INTERNAL REVENUE SERVICE	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
PRA RECEIVABLES MGMT., LLC	NOTICES ONLY	\$0.00	\$0.00	\$0.00	\$0.00
INTERNAL REVENUE SERVICE	PRIORITY	\$11,154.80	\$11,154.80	\$0.00	\$0.00
SANTANDER CONSUMER USA	SECURED	\$17,736.90	\$17,736.90	\$8,232.55	\$0.00
STATE EMPLOYEES' CREDIT UNION	SURRENDERED	\$302.62	\$0.00	\$0.00	\$0.00
MARINER FINANCE	UNSECURED	\$3,106.89	\$627.72	\$0.00	\$2,479.17
ACCOUNTS RECEIVABLE MANAGEMENT	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
AMERIFINANCIAL SOLUTIONS	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
CAPITAL ONE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
CREDIT ONE BANK, NA	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
FIRST PREMIER BANK	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
FIRSTPOINT COLLECTION RESOURCE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
HSBC BANK	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
INTERNAL REVENUE SERVICE	UNSECURED	\$16,643.34	\$3,362.64	\$0.00	\$13,280.70
PRA RECEIVABLES MGMT., LLC	UNSECURED	\$4,297.57	\$868.28	\$0.00	\$3,429.29
OPTIMUM OUTCOMES	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
REGIONAL MANAGEMENT CORPORATION	UNSECURED	\$0.00	\$0.00	\$0.00	\$0.00
STATE EMPLOYEES' CREDIT UNION	UNSECURED	\$4,554.26	\$920.15	\$0.00	\$3,634.11
AMERICAN INFOSOURCE, LP	UNSECURED	\$485.38	\$98.07	\$0.00	\$387.31
WAKE MED HEALTH & HOSPITALS	UNSECURED	\$2,374.22	\$479.69	\$0.00	\$1,894.53
ATLAS ACQUISITIONS LLC	UNSECURED	\$460.00	\$92.94	\$0.00	\$367.06
ASHLEY FUNDING SERVICES, LLC	UNSECURED	\$42.00	\$8.49	\$0.00	\$33.51
STATE EMPLOYEES' CREDIT UNION	UNSECURED	\$198.53	\$40.11	\$0.00	\$158.42
NAVIENT SOLUTIONS, INC.	UNSECURED - STUDENT LOAN	\$9,712.93	\$1,962.41	\$0.00	\$7,750.52

4. Summary of Disbursements:

	<u>Secured</u>	<u>Priority</u>	<u>Unsecured</u>	<u>Cont. Debts</u>	<u>Total</u>
Claim Amount	\$18,039.52	\$11,154.80	\$41,875.12	\$0.00	\$71,069.44
Principal Paid	\$17,736.90	\$11,154.80	\$8,460.50	\$0.00	\$37,352.20
Interest Paid	\$8,232.55	\$0.00	\$0.00	\$0.00	\$8,232.55

5. Costs of Administration:

The clerk was paid \$0.00 for the filing fee.

The debtor's attorney was allowed \$5,004.00 and was paid \$5,004.00.

The Trustee was paid \$0.00 for the cost of mailing notices in the case.

The Trustee was paid \$1,453.63 for expenses and \$1,453.62 for compensation pursuant to 11 USC § 1326.

Refunds to the debtor total \$0.00.

6. The Trustee hereby certifies, in accordance with Federal Rule of Bankruptcy Procedure 5009, that the estate has been fully administered.

Wherefore, the Trustee requests a final decree be entered which discharges the Trustee and his surety bond from any and all liability on account of the above-referenced case, closes the estate, and grants such other relief as may be just and proper.

Dated: November 17, 2020

s/ John F. Logan

John F. Logan
Chapter 13 Trustee
Post Office Box 61039
Raleigh, NC 27661-1039

cc: BERNADETTE ONITA BROWN

JOHN T. ORCUTT
ATTORNEY AT LAW
6616-203 SIX FORKS RD.
RALEIGH, NC 27615

CERTIFICATE OF SERVICE

DEBTOR 1 NAME: BERNADETTE ONITA BROWN
DEBTOR 2 NAME:

CASE NUMBER: 1503142

I Robert J Wallace, Jr. certify under penalty of perjury that I have served the attached document on the below listed entities in the manner shown on 11/18/2020:

Via U.S. First Class Mail, or electronic service, if such interested party is an electronic filing user, pursuant to Local Rule 5005-4(9)(b):

ACCOUNTS RECEIVABLE MANAGEMENT,INC,PO BOX 129,THOROFARE NJ 08086-0129
AMERICAN INFOSOURCE, LP,as agent for VERIZON,PO BOX 248838,OKLAHOMA CITY OK 73124
AMERIFINANCIAL SOLUTIONS,PO BOX 602570,CHARLOTTE NC 28260
ASHLEY FUNDING SERVICES, LLC,RESURGENT CAPITAL SERVICES,PO BOX 10587,GREENVILLE SC 29603
ATLAS ACQUISITIONS LLC,ATTN: MANAGING AGENT,492C CEDAR LANE, STE. 442,TEANECK NJ 07666
ATLAS ACQUISITIONS, LLC,ATTN: MANAGER,210 RIVER ST., STE. 23,HACKENSACK NJ 07601-7504
BERNADETTE ONITA BROWN,3205 HUDDLESTONE BROWN,APT 102,RALEIGH NC 27612
CAPITAL ONE,ATTN: OFFICER,PO BOX 30285,SALT LAKE CITY UT 84130-0285
CREDIT ONE BANK, NA,PO BOX 98873,LAS VEGAS NV 89193
FIRST PREMIER BANK,ATTN: OFFICER,PO BOX 5524,SIOUX FALLS SD 57117-9754
FIRSTPOINT COLLECTION RESOURCE,PO BOX 26140,GREENSBORO NC 27402
HSBC BANK,95 WASHINGTON STREET,BUFFALO NY 14273
INTERNAL REVENUE SERVICE,ATTN: CORRESPONDENCE/INSOLVENCY 1,PO BOX 7346,PHILADELPHIA PA 19101-7346
INTERNAL REVENUE SERVICE,ATTN: MANAGER OR REG. AGENT,PO BOX 7317,PHILADELPHIA PA 19101-7317
JENNIFER BROWN,3205 HUDDLESTONE,APT. 102,RALEIGH NC 27612
JOHN T. ORCUTT,ATTORNEY AT LAW,6616-203 SIX FORKS RD.,RALEIGH NC 27615
MARINER FINANCE,ATTN: MANAGING AGENT,1466 GARNER STATION BLVD.,RALEIGH NC 27603
NAVIENT SOLUTIONS, INC.,on behalf of ECMC,EDUCATIONAL CREDIT MANAGEMENT CORPORATION,PO BOX 16408 ST. PAUL MN 55116
NAVIENT SOLUTIONS, INC.,on behalf of ECMC,LOCK BOX 8682,PO BOX 16478 ST. PAUL MN 55116
OPTIMUM OUTCOMES,ATTN: MANAGER/OFFICER,PO BOX 58015,RALEIGH NC 27658-8015
PRA RECEIVABLES MGMT., LLC,AGENT FOR PORTFOLIO RECOVERY,PO BOX 41067,NORFOLK VA 23541
PRA RECEIVABLES MGMT., LLC,agent of PORTFOLIO RECOVERY ASSOC.,PO BOX 12914,NORFOLK VA 23541
REGIONAL MANAGEMENT CORPORATION,PO BOX 776,MAULDIN SC 29662
SANTANDER CONSUMER USA, INC.,ATTN: OFFICER,PO BOX 961245,FORT WORTH TX 76161
SANTANDER CONSUMER USA,PO BOX 560284,DALLAS TX 75356
STATE EMPLOYEES CREDIT UNION,ATTN: LORI BARNES - LOSS MITIGATION,PO BOX 25279,RALEIGH NC 27611-5279
THE HONORABLE JEFF SESSIONS,US DEPT OF JUSTICE,950 PENNSYLVANIA AVE NW,WASHINGTON DC 20530-0001
US ATTORNEYS OFFICE (ED),C/O IRS,310 NEW BERN AVE., STE. 900, FED BLDG.,RALEIGH NC 27601-1461
WAKE MED HEALTH & HOSPITALS,PFS COLLECTIONS UNIT-BANKRUPTCY,PO BOX 29516,RALEIGH NC 27626

By Electronic Transmittal :
By Fax :

I certify that I have prepared the Certificate of Service and that it is a true and correct copy to the best of my knowledge, information and belief.

Date : 11/18/2020

Signature : Robert J. Wallace Jr.

Premium Graphics, Inc.
2099 Thomas Road Suite 10
Memphis, TN 38134